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ABSTRACT

This booklet describes the origin of Saptagram, a grassroots organization in Bangladesh and its development into a movement to empower deprived, landless women. The organization was founded in 1976 by a woman history professor, and one of its most original features is a gender-oriented syllabus. The booklet's introduction outlines the aims of the organization, which focuses on making poor rural women socioeconomically self-reliant. The subsequent chapters discuss different aspects of the movement, such as: (1) tackling gender disparities; (2) using the group approach to confront problems; (3) demystifying the lives of women; (4) involving women in economic activities; (5) adopting sericulture (silkworm production) as a comprehensive income-generating project; (6) focusing on preventive health care; (7) designing a female-oriented literacy program; (8) recruiting teachers; (9) including women at all levels of the organization; (10) recruiting suitable field staff; (11) encouraging self-sufficiency; and (12) securing sources of funding. The impact of the movement on women, and the challenges and perspectives for the organization's future are also discussed. In addition, four features are included that describe the basic economic indicators of Bangladesh, examples of social action taken by groups of women, a story used in the adult education course, and a day in the life of a Saptagram member. Contains a 14-item bibliography.
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*The story
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and education
movement in
Bangladesh*

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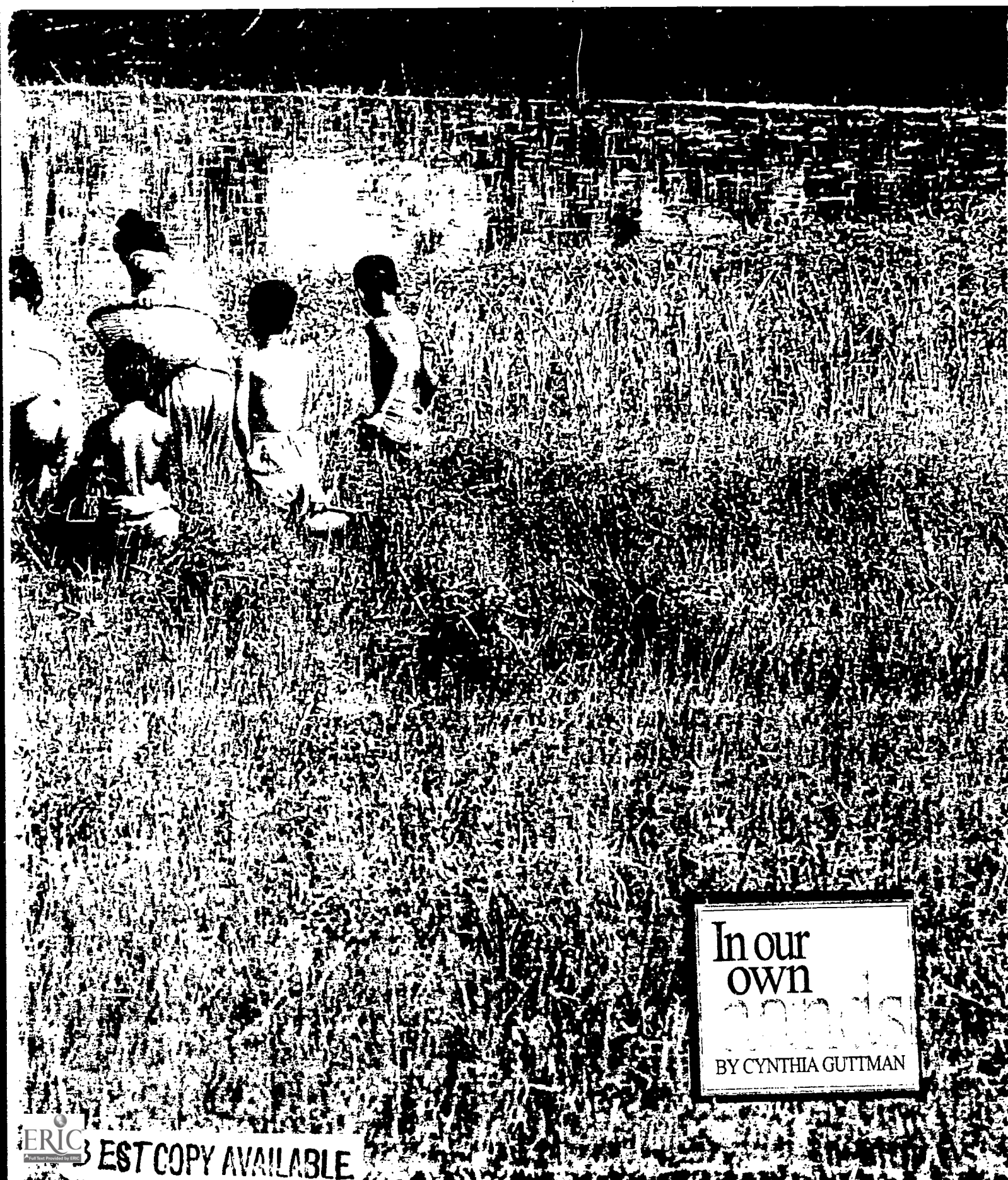
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In our
hands

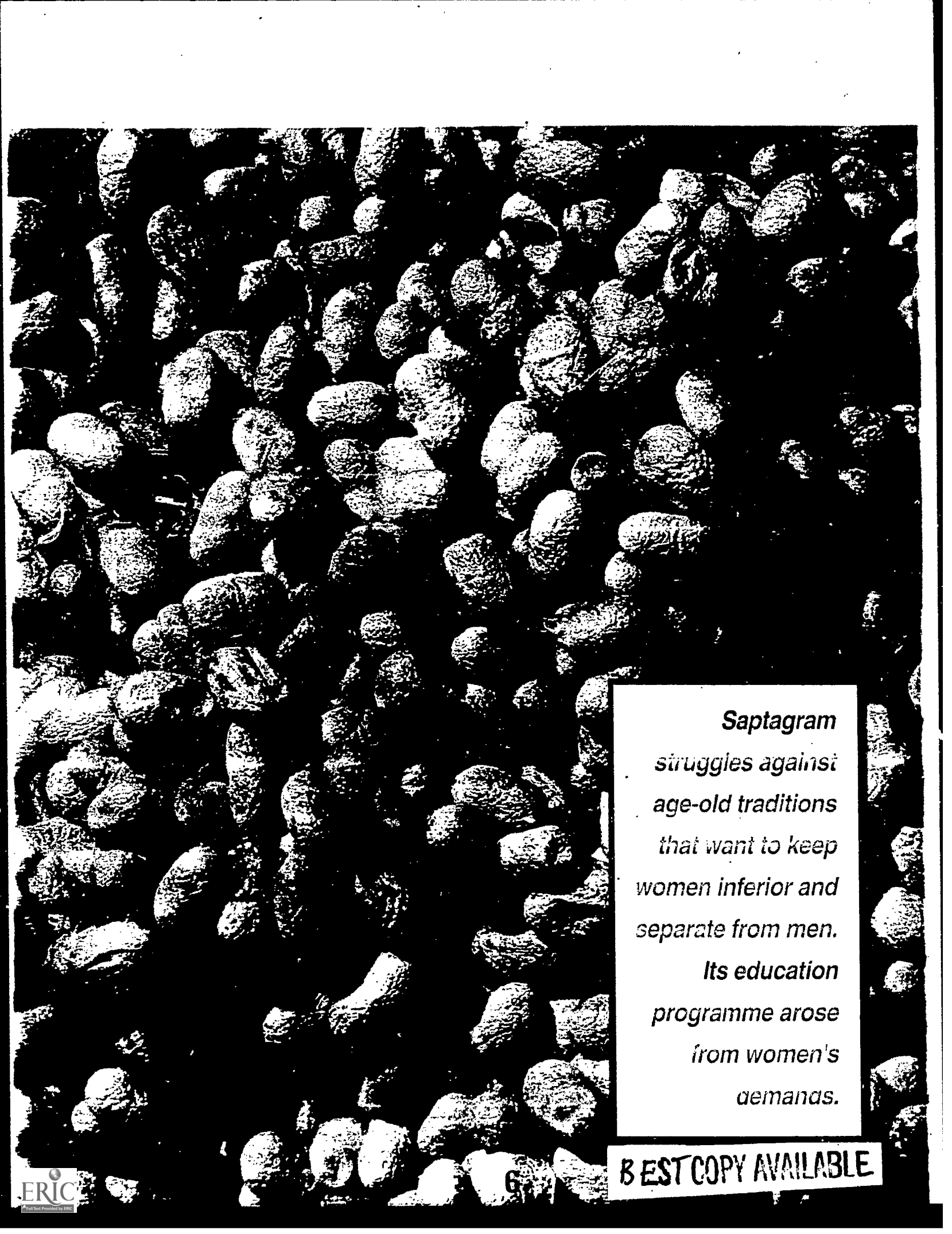


Education for All, Making it Work is a major international UNESCO programme to collect, analyze and promote successful basic education projects in the developing world. For this purpose, a series of publications on innovations was launched in 1993 with *All Children Can Learn*, on the '900 schools project' for the underprivileged in Chile. *In Our Own Hands* is the second issue in our series. Saptagram's philosophy is that women can only better their lives by joining forces. Founded in 1976 by Professor Rokeya Rahman Kabeer, the Bangladeshi non-governmental organization is dedicated to helping deprived and landless women. Today the movement is active in one fifth of the country, extending to 900 villages and reaching 22,000 target members.



In our
OWN
WORDS
BY CYNTHIA GUTTMAN

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*Saptagram
struggles against
age-old traditions
that want to keep
women inferior and
separate from men.*

*Its education
programme arose
from women's
demands.*

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To help deprived, landless women understand the causes of their oppression, take charge of their lives and work on income-generating projects.

A decade ago, 300 angry women workers on a road-building project in Bangladesh, most of them illiterate, surrounded their district's Martial Law Office after realizing they had 'signed up' with their fingerprints for a smaller wage than they had been promised. It caused a political upset and convinced the women of the need for education, so as to secure their basic rights.

In a traditional Muslim society like Bangladesh, women are not often seen working on roads — admittedly a low status employment — or staging demonstrations. But most of these women belonged to Saptagram Nari Swanirvar Parishad - the Seven Villages Women's Self-Reliance Movement - a grassroots organization founded in 1976 by history professor Rokeya Rahman Kabeer. Today, the movement, to help deprived, landless women understand the causes of their oppression, take charge of their lives and work on income-generating projects, has spread to over 900 villages, reaching 22,000 members.

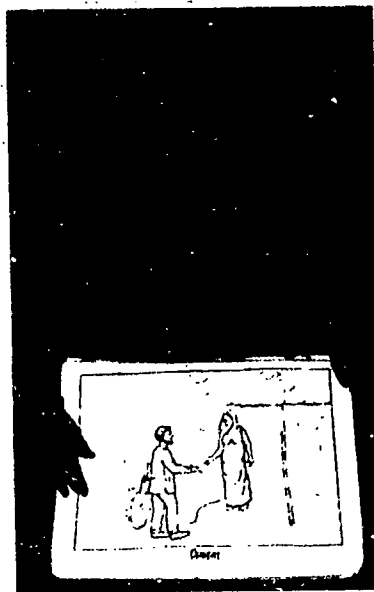
One of Saptagram's most original features, introduced in the mid-1980s, is a gender-oriented syllabus that has attracted the interest of other non-governmental organizations (NGOs) in Bangladesh. This year, to relieve the shortage of female teachers in the expanding education programme, Saptagram has begun hiring its own graduates as future

instructors, giving women an additional source of income and enhanced status in a country where only one in five primary school teachers is a woman and female illiteracy, at 77 per cent, is one of the highest in the world. The women-centred curriculum is especially relevant, since the government has promised to aim at Education for All, of which non-formal basic education is a key part.

What makes Saptagram different from the several hundred NGOs working in this country of 114 million inhabitants, one of the five poorest in the world and regularly devastated by natural disasters? From the start, Saptagram has seen its struggle as a challenge to keeping women inferior and separate from men. "We have been told all our lives by our mothers, aunts and grandmothers that our place is at the feet of our husband", says Lily

Begum, a Saptagram member. Girls are often married at 10, payment of exorbitant dowries can ruin families, and women are supposed to be invisible and isolated, in accordance with the old ideal of female seclusion, or *pardah*.

Rather than taking a welfare-biased or short-term approach to development, Saptagram concentrates on empowerment of its members, starting with the assertion that strength lies in unity and group solidarity. Its aims are:



Founder Rokeya Rahman Kabeer



Towards a better future for mother and child. Saptagram's education programme arose from women's demands.

Professor Kabeer (opposite page) giving a lesson on the importance of having an address using Saptagram designed literacy material.

- 1) To work among women in poor rural areas
- 2) To make them aware of the causes of their social and economic deprivation and give them the means to gain more control over their lives
- 3) To initiate non- traditional income-generating activities on a cooperative basis and give women some control over resources
- 4) To provide education to groups, with emphasis on book-keeping. The gender-oriented syllabus also reinforces women's knowledge of their rights. The education programme grew from the women's demand for classes, as they came to realize the links between education, employment opportunities and basic human rights
- 5) To provide knowledge of health and nutrition

The presence of women at all levels of the organization, from senior management to the field, is unique in rural development work in

Bangladesh, and kills the myth that women need male protection if they are to work in the countryside.

For the past ten years, Saptagram has received funding from OXFAM, the Swedish International Development Agency (SIDA) and the Norwegian Agency for Development Cooperation (NORAD), and one-off grants from other sources for special projects. To speed up the time-consuming process of applying for funds, Saptagram has drawn up an integrated rural development programme for 1993-1996. Based on the recommendations of an evaluation report and a 1992 management review, it aims to consolidate Saptagram's activities, and is being funded by a consortium.

Taming gender

When Rokeya Kabeer returned to Bangladesh in 1976, five years after it emerged from a nightmarish civil war, she resigned from her position at a government college. An upper-class woman from Calcutta, she set off for the village of Komarpur, where her in-laws lived, in Faridpur district, one of the country's most backward regions.

Saptagram began in the early days of the United Nations Decade for Women. Aid donors in Bangladesh (where foreign loans and grants were 7.2 per cent of GDP in 1990) gave more for women's programmes, empha-

sizing women as producers, not only child-bearers. At state level, General Zia-ur Rahman, who came to power in 1975, zealously took up the cause of Women and Development, creating a Ministry of Women's Affairs and increasing to 30 the number of parliamentary seats reserved for women.

In those days, the notion of 'women development' helped to challenge the age-old preconception of women at all levels of Bangladesh

society. It also opened up new possibilities for women to organize and struggle for their common interests. Women's organizations started campaigning against dowry and opened shelters for women who had been victims of violence. As a result, the government passed new laws on these issues.

However, "in their quest for internal constituency and external legitimacy, succes-

sive military regimes have sought to reconcile apparently contradictory political programmes", writes Naila Kabeer, a scholar at Sussex University's Institute of Development Studies. "The contradictions are most apparent in the sphere of women's rights, since state policy has, on the one hand, championed 'women in development' values and the emancipation of women, and on the other, set in motion a 'creeping' Islamisation process, thereby encouraging those who would snatch back the gains that women have made."

At state level, promises of emancipation and participation in development have not been followed up. Public sector funding for women's programmes only got 0.06 per cent of the budget under the first five year plan and around 0.20 for the second and third.

Today, some 99.4 million people live below the poverty line, a disproportionate number of them women. In 1989-90, the nutritional intake of women was 88 per cent that of males and they earned 40 per cent less than men. While 8 per cent of male-led households were classed as very poor, the corresponding figure for female-headed households is 33 per cent. Only 23 per cent of the female population is literate, compared to 44 per cent of men.

In 1993, compulsory primary education was extended to the whole country, and as part of a pledge to narrow the gender gap in education, free education for girls in rural areas has been extended from Grade 5 to Grade 8. Secondary education, from the age of 10, lasts for up to seven years. 22 per cent of

Growing landlessness is slowly deteriorating the social fabric of Bangladesh, where 80 per cent of the population is rural. Nine per cent of Bangladeshis own 80 per cent of the land, and some 60 million people are functionally landless.

(1) See bibliography



Saptagram's gender oriented syllabus has won government prizes two years in a row.

the country's 17.6 million primary school-age children never attend school. Of the 13.7 million who do enroll (67 per cent boys, 57 per cent girls), 60 per cent drop out before completing the five-year cycle with most dropping out in the first three grades. Enrolment ratio at the secondary level was equivalent to 18 per cent (24 per cent of boys, 11 per cent of girls).

Growing landlessness is slowly deteriorating the social fabric of Bangladesh, where 80 per cent of the population is rural. Nine per cent of Bangladeshis own 80 per cent of the land, and some 60 million people are functionally landless. Studies predict that by 1995 three quarters of the rural population will be in this category, partly because of inheritance rules which divide property equally between all sons. (Muslim law allows daughters to inherit land, but in practice, social factors and family politics prevent women claiming these formal rights).⁽²⁾

Many NGOs are working — and often competing — throughout the country. Most have integrated the 'women and development' component into their strategies. But many put women into labour-intensive, low-profit sectors, such as handicrafts or poultry rearing, using very simple technology. One study found 70 per cent of training curricula in

women's programmes (government, private and international), were mostly embroidery, sewing and knitting. On the other hand, country-wide initiatives such as the Bangladesh Rural Advancement Committee (BRAC) and the Grameen Bank have encouraged women to start up small businesses and other productive activities outside the home. Over the past two decades, BRAC has promoted income generating projects among the rural poor and created a network of over 12,000 primary schools.

Despite their involvement at grassroots level, Kabeer argues that none of these programmes are completely geared towards women, partly because they are not run by women. "If you want to work with women, you must have women to understand what the problem is. But that is not done by male NGOs", she told a seminar at Reading University in 1992. "They are now desperately trying to get women on staff because there is pressure from the funders to have competent women in their organization."

⁽²⁾ See bibliography

Saptagram:

Saptagram is based on the belief that women, once united, can work for their own development. The movement's target groups have not altered since it was founded in 1976: women from poor peasant families (0.5-1.5 acres of land holdings, a half-acre of land being worth approximately Tk 25,000/\$665); rural households depending on wage labour or non-agricultural incomes, and women who have been deserted, divorced or widowed. Women who have drifted into towns alone or with their families, often after being cast out of rural society, are of growing concern to Saptagram, which, since the early 1980s, has included a few male groups. These were formed at the insistence of women group members who felt that working with poor, landless men could help improve their own lives. The ratio of women to men's groups is 4:1. About

"Women who have been deserted, divorced or widowed. Women who have drifted into towns alone or with their families, often after being cast out of rural society."

40 per cent of Saptagram's members are under 25, 40 per cent between 26 and 40, 12 per cent between 41 and 55 and the rest over 56.

Saptagram's approach towards forming groups of women, usually of 25-30 members, has changed little since the organization's beginnings. Trained field staff approach women in villages on foot, talking to them, listening to their concerns, and winning their confidence. Although today groups of women often approach field staff to ask for advice and help to form a new group, the task was a more dangerous one when Saptagram planted its first seeds.

Kabeer was the first to run afoul of the pivotal role played by class and kinship in the

village. Kerosene was poured over one of the project's centres and Kabeer got death threats. "The main problem was from the rich", says Kabeer. "I was told I would be killed. They wanted me to leave the place in fear, and if I did leave, I knew I would never return. So I just stuck it out."

Saptagram tries to keep its distance from village leaders. "When we set up new groups, we don't contact the village leaders because we're a government-registered NGO" says a senior member of Saptagram. "But if any problem arises, then we contact the village leaders." She explains that religious political parties like the Jamaat-i-Islam often propagate the notion that women should respect *purdah* by remaining secluded at home. "We try to overcome this propaganda through discussion."

Credit is one of the main motivations for forming groups, and is given at group level. The importance of capital formation is stressed from the very first loan. To get a loan, a group must save money: groups decide how much each member must save, from Tk 5 to Tk 10 (\$0.15 to \$0.25) per month. For the most destitute women, a traditional method of setting aside one handful of rice per day from the daily family allotment is encouraged. As a guide, one kilo of the lowest quality rice costs about Tk 10, while a kilo of mutton would be worth Tk 100. It usually takes about a year for women to save the fixed amount. As savings grow, women gain a sense of security and confidence, as well as a feeling of group unity. As of December 1992, total group savings were Tk 5.86 million (\$0.15 million).

Demystifying the

As groups build up savings, field workers visit them about once a week to discuss their plans for a cooperative economic venture. Since women's first choice is to opt for home-based programmes, discussions turn into a broader debate on taboos governing their lives, from sexual division of labour that keeps women in low-income activities, to social issues, such as early marriage, household violence, rape, and land and wage rights. Saptagram's staff refers to this as the 'nursing period', or a time of 'consciousness-raising', during which a strong relationship develops between group members.

Groups are advised and guided, rather than led, forcing them to take more responsibility for action. These months are a time of 'demystification', aimed at examining the contradictions inherent in the tradition of *purdah*.

"Women in torn sarees working behind the dilapidated walls of their huts are hardly secluded from the view of outsiders", says Kabeer. When asked about their oppression, they will tend to say passively that it's their *kismet*, or God's will. Field staff will mildly challenge this, gradually giving them a greater awareness of their condition, and a sense of initiative.

Collective action, or *andalon*, is urged to resolve legal and economic repression. This generally involves marching on the local union council's office to report abuses (theft



Men wouldn't allow women to come together. "We don't care (the women responded). We are coming outside to meet, to talk about what is happening in our lives and our families."

of money, extortion of dowry, threats of divorce, rape) and demand for action. In 1992, the groups were involved in 84 such cases and solved their problems in 70 of them. (see page 27).

With each case, women gain a moral victory and a sense of power, though sometimes at great cost. When SIDA's first secretary for development cooperation visited a Saptagram group in the mid-1980s, she recalls that the men wouldn't allow women to come together. "They were so daring. They said 'We don't care. We are coming outside to meet, to talk about what is happening in our lives and our families'. Women often used to be beaten by men when they went home. But they had the strength of the group behind them."



Taking out loans:

"We are now doing earth work, selling our products in the village market, even selling things from house to house. This could not have happened before. We would have faced punishment."

In 1992, Tk 2.1 million (\$56,000) was disbursed in loans, an average of Tk 13,000 (\$346) per group. Saptagram loans up to half the total cost of the project, with the remainder met by group savings. The organization says it has an almost 100 per cent recovery rate. Groups may share out profits or add them to their savings to increase investment potential. As loans are repaid — according to a schedule decided by the group — new, larger loans may be requested on the basis of greater experience and savings. Under pressure from funders, Saptagram started charging five per cent interest on loans in 1990, which increased to 10 per cent in July 1993 to cover inflation, identified as the main reason for leakage in the revolving loan fund.

"We want to make women aware they can do everything men can", says Kabeer, explaining Saptagram's approach to rural credit. Groups are involved in a range of economic activities.

Breaking the tradition of only participating in post-harvest activities, women are now leasing arable land as well as tilling land themselves. Landowners seeking mortgages against their land frequently approach the local women's group which charges less interest than money-lenders. Mortgages are given for two years or more, during which the group works the land, enjoying full benefit of the crops produced on it.

This greater interest in agriculture has led women to produce processed rice and sell produce at the weekly or bi-weekly village market, the *hat*, a sphere traditionally reserved for men. "At first, women said we can't go to the market", recalls Kabeer. "We went with one of the oldest women — she was 45. Nobody jeered.

The women then said they could continue alone. It's a giant leap forward for Muslim women to sit in the market and sell their goods."

With training and technical assistance from the Mennonite Central Committee (MCC), groups have also re-excavated ponds for fish breeding — a source of seasonal income — and horticulture, which includes home vegetable gardening. New seed varieties and food-crops have been introduced, such as soya dal, which provides an extra source of nutrition for families.

Saptagram is also proud of giving women access to modern technology. At the time of the 1992 evaluation, six power tillers and three shallow pump machines had been bought with Saptagram loans. In the village of Ghonghosail, a men's and women's group joined in managing a successful power tiller business. It took them two and a half years to save enough to buy a power tiller. One woman and one man were trained to drive it. During the season, a group can make Tk 1,200 a day (\$32). Part of their earnings are invested in petty trade for greater economic security. Besides breaking the taboo of women ploughing land, the experience also shows that men's and women's groups can work together, and that the latter are perfectly able to participate in a technology project.

About a third of Saptagram loans are for petty trade and stock business, which involves opening small grocery shops, and the buying and reselling of goods. Other activities are more traditional, including poultry and livestock rearing, and poultry vaccination.

One Saptagram member sums up her feel-



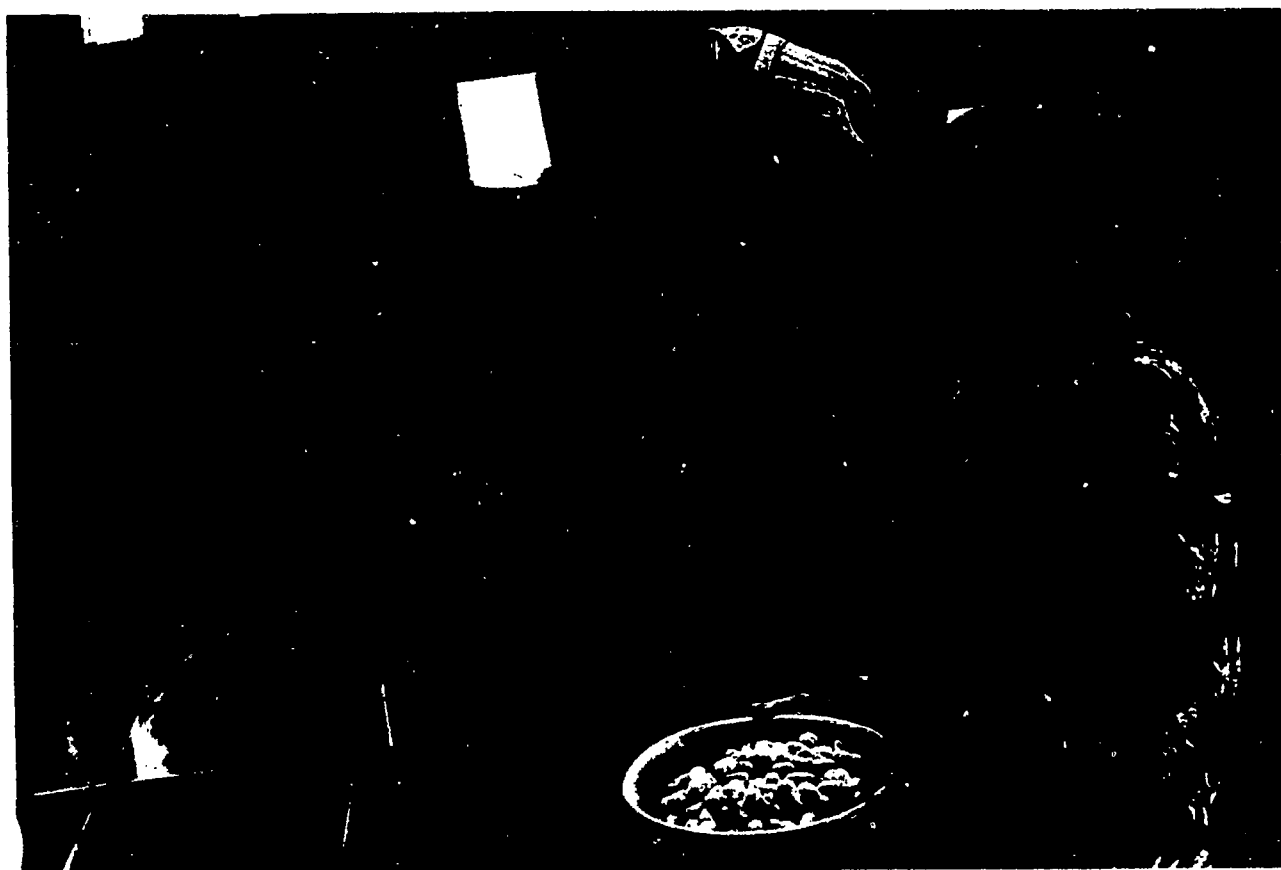
ings: "Before, we did not come out for work, except to work in the houses of rich people. We are now doing earth work, selling our products in the village market, even selling things from house to house. This could not have happened before. We would have faced punishment. Village elders could even have turned us out of the village." Today, as Saptagram becomes more established, the vitriolic reactions it drew in its early days have given way to tolerance, even acceptance. Men's support groups have sprung up, lending their voice in social actions.

This year, Saptagram plans to give its first individual loans to women actively involved in the organization for at least five years. Women can apply for an individual loan if they have shown leadership and management skills in social actions and income-generating projects. They must also be graduates of the adult literacy course and have sound accounting skills.

*Group loans
have helped
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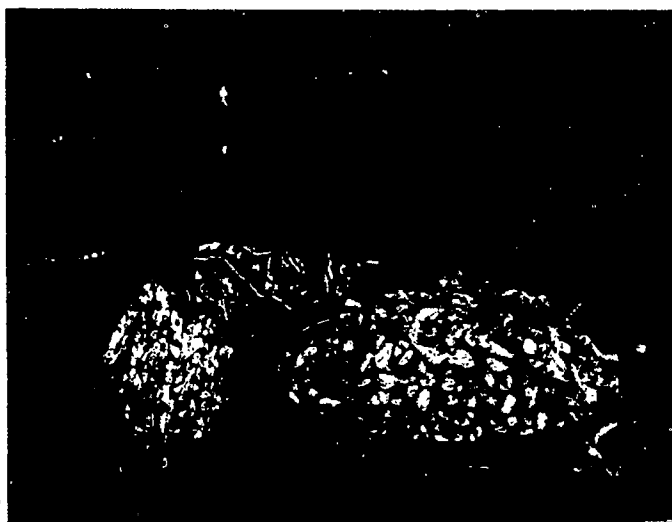
Sericulture:

To provide employment and raise standards of income, Saptagram plans to expand its silk production activities.



Sericulture — the raising and care of silkworms to produce raw silk — was seen as a sector which could provide employment to women at all stages of production, and so has been one of Saptagram's most comprehensive income-generating projects. The current programme has group members involved in mulberry plantation, cultivation of sapling nurseries and cocoon rearing. Nine staff members specialized in sericulture work closely with field staff and group members.

The programme's success led to setting up of a silk production centre in 1986 at Rajbari, Faridpur, with a grant from the Swiss Development Cooperation. By putting in reeling machines for yarn production, Saptagram has become a buyer of cocoons in a fiercely competitive market. The factory indirectly benefits about 800 mulberry-tree farmers. A total of 183 women are employed at the centre, and have gained experience in reeling, spinning, weaving, dyeing and twisting. Saptagram also runs



literacy classes for women at the centre. A feasibility study commissioned by Saptagram in 1990 led to the project receiving additional funding totalling Tk. 20 million (\$0.5 million) from the Danish Development Agency (DANIDA), and Bread for the World. The project includes building a factory and installing new equipment. In 1992, the centre produced nearly 5,000 meters of silk cloth and had sales of Tk 830,000 (\$22,100), 26 per cent more than in 1991. Saptagram is aiming for Tk 4.8 million (\$126,000) in sales in 1993-1994 with a more aggressive marketing strategy and the hiring of a marketing advisor.

The Bangladesh Sericulture Board has supported the centre by giving technical training to workers, displaying Saptagram silk products in its showrooms and inviting staff to seminars and workshops to promote the industry.

Learning about health

According to a 1993 report by the Bangladesh Institute of Development Studies, "the most distressing statistic is the position of the government system as a source of rural health care. Only 10 per cent of rural illnesses are treated through government health care, which represents a slight decline from 1990." Group members needing medical attention are often accompanied to government health centres to ensure that they receive proper treatment. Saptagram's work focuses on preventive health. Field staff include health, nutrition, hygiene and family planning in village seminars and literacy programmes (see below). Group members are taught to prepare saline solutions to fight dehydration in diarrhoeal diseases. Children are treated against worms. In addition, after pressure from the field, Saptagram devised a 'Pure Water to the People' programme and a sanitation programme.

In the first of these, group members are encouraged to use tubewell water for drinking. Impure water causes almost 60 per cent of disease in rural Bangladesh. Saptagram provides tubewells to the groups, which pay for boring and a concrete ground at the base. Some of the groups have been trained to install and maintain tubewells. In the sanitation programme — access to sanitary latrines is only 12 per cent — women are involved in producing rings and slabs for sanitary latrines. Both programmes have introduced group members to alternative sources of employment.

Saptagram sells a low dose birth control pill to members, informs women of family planning measures but goes no further than providing them with a referral service.

Education: A course designed for women

"Now my husband talks to me and asks my advice."

"One of the first things I did when I started Saptagram was to introduce education among women", recalls Kabeer. "It completely failed because adult women were not interested in education. They asked us to teach their children." It was only after women started getting more involved in income-generating activities — and were cheated of their full wages — that they began to realize the need for education in order to keep their accounts. "We could have tied our credit programme to education, making it a rule that only those who attended education classes could get credit. Instead, we waited for the women to appreciate the importance of education themselves. The women came to us for education", says Kabeer proudly.

Saptagram used government and then BRAC-designed literacy materials before concluding that both projected a 'male-oriented' view of development. Women themselves questioned the pictures in the books that portrayed men earning money and ploughing the fields, and women looking after the house, fetching water and looking after chickens. The pictures clashed with the knowledge women had gained from their involvement with Saptagram.

From its experience in working with deprived, rural women, Saptagram developed its own syllabus with the help of a specialist in

adult education. The materials were reviewed after input from field workers, and have won government prizes two years in a row. Within Bangladesh, other organizations, including Save the Children-USA, Polly Sree and the Social Development Society, have introduced the materials into their adult literacy classes and have asked Saptagram for teacher training. Saptagram sells each set of primary level education materials for Tk 500 (\$13).

The first stage of the literacy programme lasts about six months, with an average of six classes a week. Students follow a booklet containing 39 words and phrases about health, religious customs, work, social and political rights, and the environment. The aim is to teach women the letters that make up the words, at the same time generating discussion of the word's mean-

ing and relevance to women's lives. The primer also has a simple numeracy section, introducing women to basic operations. To lead the women through the booklet, teachers use flash cards and a large-format 76-page primer. Each meaningful word is illustrated. In one drawing entitled 'Seclusion', a veiled woman is walking with her husband and boy. In another, entitled 'Dowry', scales are shown with a woman on one side, weighed against a bicycle, a radio, a clock and other goods. Early marriage, repression, corruption, violence and divorce are also



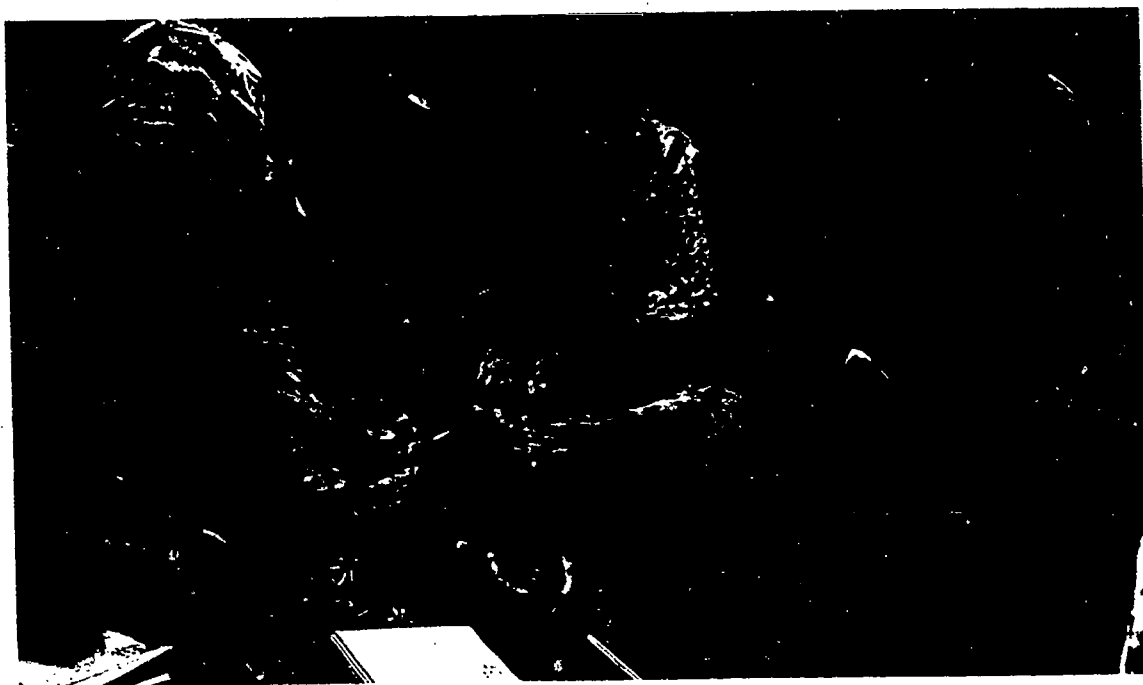


portrayed. Offering women a different vision of their lives, illustrations show the power gained from unity, the importance of education, and women working in non-traditional activities and attending meetings to defend their rights. On the pages opposite, the syllabic structure and letters forming the word are shown. The teacher helps students to make up other words with the letters just learnt.

In Kabeer's eyes, one of the most important pictures is entitled 'Address'. A postman is handing a letter to a woman. "This is a tremendous achievement", says Kabeer. "Women have no identity. You can only write to them care of their husband, their father, brother or another male relative. We managed to get recognition by society, government and police that these women do exist." In another lesson, a woman is writing a letter, one of the assignments in Saptagram classes.

Learning with a meaning: the syllabus reinforces women's knowledge of their rights and teaches them basic literacy and numerous skills.

Education:
A course
designed for
women



The second part of the education programme develops reading and numeracy skills. Women get a book of 15 stories, written in simple language, each with a message aimed at deepening women's understanding of issues introduced at the primary stage. The illustrated stories touch on subjects like the importance of registering a marriage (a contract spelling out marriage payments), family planning and procedures for acquiring land. To encourage discussion and thought, students are questioned at the end of each story. During the six-month course, numeracy gets special attention so as to help women with book-keeping. "At this stage, we introduce more advanced mathematics, not merely numeracy, because we want group members to be able to maintain their account-books properly and independently", says Saptagram's senior education officer. It is a testing time for both teachers and students: "We find this stage the most difficult. Women tend to lose interest and drop out. We're not sure yet how many will learn to do more advanced accounts", says Kabeer. "If we manage to teach five members from each group, we will be satisfied, even if we hope to do better than that."

Saptagram also publishes a 60-page booklet on health and nutrition entitled 'How we can get

rid of diseases.' It focuses on common contagious diseases, their causes and symptoms, and describes preventive measures. The information is presented in very simple form, and is designed to maintain women's interest in reading after they have finished the second part of the course. A similar booklet is being prepared on legal aid. Saptagram also plans to publish a newsletter to encourage women to continue reading and keep them abreast of events affecting their lives.

About 40 per cent of Saptagram 1,120 groups participate in the adult education programmes, which are also open to non-members. Assessing its adult literacy programme, Saptagram cites an 8 per cent drop-out rate and praises women's regular attendance that partly results from letting them determine class hours. In addition, realizing the importance of learning, women have started coming to classes with their daughters when the latter can't attend regular schools. One of the most rewarding results of the programme is to see women keeping their own accounts, taking down minutes in group meetings or helping their children with school homework. Knowing how to keep accounts can also increase their influence in the household: "Now my husband talks to me and asks my advice", says one group member.

The teachers: Keeping up with demand

“We can’t keep up with the demand for education amongst women, it has suddenly taken off”, says Kabeer. In 1992, Saptagram had 167 teachers, who taught 296 classes involving 3,485 students. Most teachers give two classes a day to different groups and receive Tk 800 a month (\$21).

Saptagram advertises for teachers in the local press and hires after an interview and a written test. Until now, teachers have come from different social backgrounds and have usually finished secondary school. But joining Saptagram’s teaching staff also means understanding the organization’s goals. “We sometimes have difficulties in making them understand that they are not merely teachers but are helping to develop society”, says Saptagram’s senior education officer. “It also takes time for them to understand the cause of exploitation and oppression in society, as well as the status of women in the development process.” It is why new recruits spend four weeks in the field to witness the ‘consciousness-raising’ process at work. The second part of the training is an intensive seven day session in a classroom situation. It deals with social awareness, legal literacy, gender relations and development, and practical demonstrations of the lessons, with emphasis on participation. After six months in the field, teachers return to the training centre in Swastipur for a three-day refresher course. A maximum of 20 teachers are trained at a time.



Teachers have several guides to help them through the course. All emphasize the need to make each class relevant to women’s lives and to encourage participation.

Due to the difficulty of recruiting female instructors, Saptagram has decided to train some of its graduates to become teachers. In July 1993, it chose 50 students from its group members for a six-week training course before being assigned to the field. Besides providing a respectable employment option to rural women, Saptagram believes its own learners may be best at educating rural women. Over the next three years, Saptagram aims to increase its teachers to 300, in order to reach 7,200 students.

A Saptagram teacher in action: explaining the importance of having an address.

Saptagram's management: Women at all levels

"They attract attention, since eight to ten field staff, generally female, live together, which is very unusual in rural Bangladesh."

The presence of women at all levels of the organization, from the field to the executive board, has been one of Saptagram's earliest hallmarks.

The project area, now covering a fifth of the country, has two zones, the Faridpur district, and the Jessore and Kushtia districts. Each is run by a zonal coordinator, with four centres under her authority. Each centre has its own director. These centres, located in the villages, are catalysts for change. First, they attract attention, since eight to ten field staff, generally female, live there together, which is very unusual in rural Bangladesh. Second, they are places where group members can come for information or to attend workshops. Every week, field staff meet with their centre directors to discuss programme activities, and their experiences and difficulties.

Every two months, the zonal coordinators meet with the four centre directors of their region and at least two field staff members, chosen on a rotation basis, to discuss progress in implementing programmes.

The Dhaka head office, with 19 people, acts as a coordinating agency. The organization's main policy-making body is the 13-member central committee of the centre heads, the zonal coordinators, the sericulture coordinator, and representatives of field staff and management. Policies are decided at this level, after hearing feedback from the field. All central committee members are required to make regular visits to the villages to keep in close touch with field staff and group members.

The present set-up dates from the mid-1980s, when Saptagram restructured itself,

improved staff training and decentralized decision-making. This was in response to an evaluation by OXFAM as well as to the sudden swelling of its ranks by staff and target groups from Nijera Kori, a women's organization that had recently split. Another turning point was the appointment of a project director, Tahera Yasmin, to succeed Professor Kabeer. "My arrival sent a message to Saptagram and to the NGO community that there had to be changes in the leadership and that an organization can carry on with people other than its founders", said Yasmin, noting the importance of a change in leadership for organizational growth. As a report by SIDA noted, "it requires a certain confidence in one's ability to take over from the founder of an organization, especially one who has managed every facet of its development to date." During her tenure (Yasmin resigned in 1993), she worked towards the institutionalization of Saptagram. "Like most NGOs in Bangladesh", she says, "Saptagram was run like a voluntary organization and there was a need for a move towards professionalism." This resulted in strengthening training and commissioning a management review. Its recommendations, currently being implemented through a technical assistance plan, include installing a computer-operated system to better analyze and systematize field reports, and improved monitoring of programmes.

The field staff:

They are agents of change

Saptagram's first efforts were hampered by the choice of upper-class women, often daughters of influential figures in the community such as the landed gentry, to work with the deprived in their own villages. "These girls were not only required to work among the poorest section of the community but also to act as the vanguard of a movement to bring about social change, starting from their village", explains a Saptagram report. "This approach failed because the barriers between the workers and their target groups proved to be impregnable."

This forced Saptagram to scrutinize the social and economic background of staff. Today, most are from the lower middle class, and have completed secondary education. They are chosen by application to the regional offices. After interviews and a one-week orientation, they are placed with an experienced field worker for a one-month trial. The new recruits observe how groups are formed, learn to conduct meetings and workshops, write reports, keep minutes at the meetings and prepare monthly field visit schedules. To avoid conflicts of interest, they never work in their own villages. After this month-long session in the field, recruits return to the Swastipur Training Centre for a two-week course on theoretical and practical issues.

The field worker plays a key role in nurturing groups, through dedication, listening and regular visits to the village: "The skill of the field staff worker is vital to the formation, development and longevity of the target groups", writes Inez Gibbons in an evaluation done for SIDA in 1990. "Her ability to moti-

vate, inform, counsel and encourage the members is essential to the group's cohesion, financial success and often community relations. A well-qualified field staff worker will bring a group along quickly while one with poor skills can destroy a group that is not strong from within."

Saptagram has 55 field workers, 80 per cent of them married and 60 per cent with children. Each is responsible for supervising 20 to 25 groups. About half the field staff live at the Saptagram centre in their district, with their children. A field worker's average salary is between Tk 2,000 and Tk 2,500 (\$53 to \$66) a month. Every year, all staff attend a three-day field animators' workshop at the Swastipur Training Centre, set up in 1986 to provide gender-sensitive training in group management, legal literacy, health and sanitation, accounting, project planning and budget, and social development. Taking into account the evaluation report's recommendations, Saptagram plans to increase its field staff over the next three years to maintain a ratio of 1 staff to 15 groups.

"The skill of the field staff worker is vital to the formation, development and longevity of the target groups."

Moving towards self-sufficiency

S aptagram field staff members act as advisors to groups, helping them in the aim of giving women greater control over their lives. Saptagram's ideal is for women to gain enough knowledge, skills and strength to do without the organization, and continue its work on their own.

"The women who have chosen to be part of a Saptagram group have shown persistence, courage and determination by maintaining their membership and resisting the oppression of their families and the community", writes Inez Gibbons. "They

"Women who have chosen to be part of a Saptagram group have shown persistence, courage and determination by maintaining their membership and resisting the oppression of their families and the community."

have demanded changes in their social status and improved their economic conditions." But the 1992 evaluation warned that insufficient attention had been given to group dynamics. Different levels of commitment from group to group, and among women of the same group, highlighted the difficulty of maintaining homogeneity. Difficulties with savings and loans are one of the commonest causes of a group's break-up. Sometimes the loan does not equally benefit all members. In one extreme case cited in the evaluation, male relatives forced their wives or daughters to take loans which they used for their own consumption. A lack of expertise in maintaining accounts, fluctuating market prices and the absence of proper staff supervision can combine to break up a group. While Saptagram hopes the extension of literacy classes will help women keep better accounts, it also plans to reinforce credit supervision over the next three years by improved staff training.

A group's solidarity is enhanced by workshops at the centres and regional offices. The themes of these workshops which range from legal literacy, preventive health care, leadership and

management, specialized technical training are usually the outcome of discussions in the villages. Once a month, group members send a representative, on a rotational basis, to one of these seminars at the Saptagram centre. These meetings bring women from different villages together, often for the first time. Discussions, sometimes with overtones of 'group therapy', make women aware that they face similar problems and can jointly seek how to overcome them. The staff serve as facilitators. In 1992, a total of 155 seminars and workshops involved 6,715 members.

Some group members emerge as leaders and take over many of the field staff's functions. Saptagram estimates it takes about five years for a group to function independently. Rather than wait for field staff to come to the village, they will go to their closest centre for information and advice. Cooperation between these mature groups — ones that have undertaken a successful economic venture, participated in social actions and followed the literacy classes — has started in a number of villages with formation of village or *gram* committees. Members of these are 'graduated' group members with leadership qualities. Saptagram gives them training in group management, micro-enterprise, and education. There are 27 *gram* committees with the participation of 178 groups and 50 villages. They are the base of a federation with an apex, rising from the village to the union and district community levels. This federation building is meant to further women's self-reliance. With the help of functional literacy and economic programmes, Saptagram believes the groups will ultimately be strong and sufficiently knowledgeable to control their future... without Saptagram.

Funding:

OXFAM's involvement with Saptagram dates back to 1977. "Our confidence in Saptagram is reflected by the fact that we were the first funder of Saptagram at its inception and have continued to support it over the last 15 years", says Mark Goldring, OXFAM's country representative. "It's an unusual organization in being run both by and for women; many NGOs in Bangladesh and internationally are being run by men for women. Saptagram's approach is balanced and integrated, and has evolved according to rural women's interests and needs." OXFAM's support over the last three years has totalled about \$50,000.

NORAD, another of Saptagram's core funders along with SIDA, considers the organization "one of the best local NGOs among the 35 or so we are currently funding. Their strengths certainly lie in their commitment to rural women and their democratic approach both with regards to their target groups and the organization's own staff." In 1992, NORAD gave Saptagram a grant of NOK 422,333 (\$60,000).

SIDA has a similar view of the organization it has been funding since 1982. For the past two years, the agency has given a SEK 2.540.000 grant (\$50,000).

In the past year, Saptagram and its donors have worked on an expanded rural integrated development programme for July 1993-1996. The cost will be around three million dollars, with one million to be generated from Saptagram's revolving loan fund and sales from the silk factory. The programme grew largely from recommendations of the last evaluation report, which called for stronger organization-

PROJECTED EXPENSES

General programme:	1,184,640
Functional adult education programme:	318,740
Health, family planning, water and sanitation programme:	251,650
Horticulture, forestation and pisciculture:	87,500
Training cell at Swastipur:	101,590
Sericulture extension programme:	146,190
Contingency (2.5% on project cost):	146,190
TOTAL PROJECT COST:	2,806,660

OWN INCOME

Revolving loan fund:	215,600
Miscellaneous receipts:	19,250
Sale proceeds of silk goods:	371,400
Carried over balance:	116,480

(In US\$)

DONOR FUNDING

DANIDA: Silk production:	133,900
Bread for the World: Silk production:	35,800
SIDA: Functional adult education:	101,670
CAA: Functional adult education:	37,000
ICCO: Sanitation, health research:	100,930
Australian High Commission: Water to the people:	132,630

DONOR FUNDING

(FRESH COMMITMENT)

NORAD:	688,500
SIDA:	212,500
OXFAM (Bangladesh):	175,000
OXFAM (Hong Kong):	50,000
CAA:	18,500
Bread for the World:	150,000
ICCO:	250,000
TOTAL INCOME:	2,806,660

*includes group and staff training, workshops and staff salaries.
Conversion rate used: Tk40 to the US\$.

building and a better monitoring of all Saptagram's programmes. The programme will enable Saptagram to work more rationally with donors by streamlining reviews, reports and accounts.

Saptagram's impact:

The value of time

"Can you really fight the whole society, Chachiamma? I somehow do not think you will win. This social order has been there for thousands of years, like an old banyan tree which has stretched its roots deep into the earth. Storms will not be able to uproot it. The only way is to cut the tree down. Can you do that?"

These are the words of a group member, Lily Begum, included in a book of forthcoming case studies collected by Rokeya Kabeer over 15 years. They reflect the enormous task Saptagram has set itself. Such an organization could not have overcome the huge obstacles of rural tradition without the vision and commitment of a leader who has put all her influence and energy into building Saptagram. "No one else could have done it", stresses Eva Joelsdotter Berg from SIDA.

To measure Saptagram's impact in facts and figures is hard, if not impossible, due to the lack of comprehensive studies. A study by the Bangladesh Institute of Development Studies (BIDS) estimates that target group households get at most 20 per cent of their income from involvement with Saptagram. According to Saptagram's 1992 annual report, "most of the group members confess that while previously they would sometimes have to go without food for days, they now at least have two square meals a day."

There is, however, another dimension to change that demands more intimate knowledge of the country, and of the great ambivalence of relationships in rural society. One report talks about

'an air of confidence' projected by women who are firmly committed to Saptagram. Working within the parameters of a strict Muslim society, some of Saptagram's boldest inroads can be summarized as follows:

Gaining initiative: Many NGOs working in Bangladesh are struggling to deal with a 'dependency mentality' on the part of recipients. Saptagram has been prone to lose members who have moved to other NGOs offering individual loans, quicker access to credit or free food rations. It is where Saptagram goes beyond a poverty alleviation project towards perceiving its mission as a much vaster project to make women agents of change. For this to happen over the long term, Saptagram believes that a 'consciousness-raising' process is essential. This takes time, requiring patience and extensive discussion that are not necessarily poverty's most obvious allies.



Breaking out of isolation: Coming out of the home to meet with their group and travelling to centres for seminars and workshops is revolu-

tionary in a country where the ideal is female seclusion. This has favoured development of a network among women, the cornerstone of a broader women's organization. "Women have learnt what it means to be members of a network. They can support each other within their families", says Ms. Joelsdotter Berg of SIDA. "This mobilization factor is the major strong point."

Becoming a visible financial provider: Women



have started to earn respect by playing a role on stages that were once *terra non grata*, such as selling goods in the market, leasing and cultivating land, and in some cases using modern technology. Trying to give women some control over resources and turning them into decision-makers avoids succumbing to welfare biases often contained in programmes working with women. The more experienced groups are planning micro-enterprises to provide jobs and produce goods from local materials. This partly stems from the emphasis on capital formation from the moment of the first loan.

Letting women decide: Saptagram has been able to back down when its assumptions proved wrong. Education is the most telling example. Initially shrugging at the need for education, women eventually demanded classes. Faced with an injustice, women realized that literacy and numeracy were crucial tools that could be used to defend their rights and improve living standards. When they found that

the curriculum portrayed them in traditional situations, running against the grain of group discussions, they once again confronted Saptagram with the need to develop a 'gender-oriented' syllabus.

Linking education to economic betterment:

Part of the adult education programme's success comes from women's perception that it can improve their living standards. This underlines the importance of tying education to broader rural development, specifically income-generating projects.

Uniting for change: Women have understood the strength to be gained from unity through their success in confronting injustices. "When women become conscious, they become political", says Kabeer. Group savings and cooperative loans have also strengthened ties between women, increasing their sense of initiative and ultimately giving them greater control over their lives.

The ripple effect of discussions: Through 'awareness-building', women have jointly stood up to injustice and started to see the future in another light. "In the beginning, we would have married off our daughters when they were very young, now we don't", says one group member, reflecting the benefits of 'awareness-building' discussions. Similar reactions crop up with regard to work outside the house, family planning and education, especially of girls.

Field staff dedication and creation of role models:

Strong bonds are sealed in Saptagram, which has not been spared the clashes inherent in a relatively small and dynamic organization with a political vision and a charismatic person at the top. Yet, there is very low staff turnover. "We have worked in the project for so many years", says one field worker, "that it has become part of us. We would manage somehow, even if Saptagram didn't pay. We are completely involved with the women's lives, their joys and sorrows. We truly want to make them independent. We will never agree to work elsewhere. We are like a family."

Challenges and

perspectives for the future

Economic changes are also pushing more and more women to work in the towns. "If women do not have a basic knowledge of how they will be exploited when they get out of the house, they will be in an inferior position."

The next three years are vital for Saptagram. Born of the vision of one woman, Saptagram is fine-tuning its programmes by investing in better management at senior level and increased supervision of credit at field level. Rather than expand to other parts of the country, the organization has chosen to consolidate its experience in the regions it knows best: "It takes too long to fight power back in the village", reflects Kabeer. "It would also be impossible to maintain the intimate relationship amongst groups and staff if we worked at the national level."

This notion of time is central to Saptagram's movement, for which change can only come from awareness. It is also a difficult notion to espouse in one of the world's poorest countries, where daily survival takes precedence over a longer-term vision.

A report by the Bangladesh Institute of Development Studies on poverty notes that increases in the income of poor households are constantly affected by extreme vulnerability to crisis (natural disaster, illness, etc.). In its aim to make women self-reliant, Saptagram has to remain attuned to the needs of the most deprived while ensuring more mature groups act as agents of change in their community.

Saptagram must continue to build on its expertise and strength as a women's organization to become a reference point in Bangladesh's competitive NGO world. This is beginning to happen: women leaders of Save the Children/USA's women's savings groups are participating in leadership and management training organized by Saptagram. This is a first for both organizations. "We hope to continue working together, sharing ideas and encouraging exchange visits", says Elke Krause, a

Save the Children representative.

Similarly, the education programme is of great interest to other NGOs seeking to better integrate adult literacy into their women's programmes, since its impact can be important: "The education programme also forms an excellent basis for other development activities, including employment, health and wider political participation", says OXFAM's Mark Goldring. At national level, adult education programmes will become more important. The government has prepared a \$4.7 billion 'National Plan of Action for Education for All' that includes a three-year mass education project. Functional literacy and continuing education programmes for adults, particularly for women, are to be established. Existing programmes will be evaluated and literacy centres created in each village by 1995. Saptagram could have input into this drive to reduce illiteracy, especially among women. One of the organization's most valuable insights is that literacy programmes work when women ask for them. It is harder to create and maintain motivation when such programmes are not integrated into a larger development project (income-generating activities, for example).

Economic changes are also pushing more and more women towards towns, a new terrain of work for Saptagram. "If women do not have a basic knowledge of how they will be exploited when they get out of the house, they will be in an inferior position. They need to network", says Eva Joelsdotter Berg of SIDA, stressing the need for adult education. "This is where Saptagram can do wonders." Part of Saptagram's future strength lies



Expanding its education programme for women is one of Saptagram's highest priorities.

in its capacity to identify and open up new job opportunities for women, in which they will earn a reasonable income. The Silk Production Centre is a good example of this capability.

"Our programme is a survival kit, says Kabeer." Women must be organized to defend themselves against exploitation. Saptagram's ongoing challenge is to maintain Professor Kabeer's fundamental and courageous vision of leading the poorest women forward while remaining alert to changing needs, demands and trends in the course of this transformation.

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FEATURES

Bangladesh basic indicators

Population: 115 594 million

Population growth: 2.7%

Infant mortality: 84/1000 live births

GNP per capita: \$170

Annual average
growth rate (1980-90): 3.5%

Foreign aid (1990): US \$2.1 billion

Illiteracy

Female: 77%

Male: 52.9%

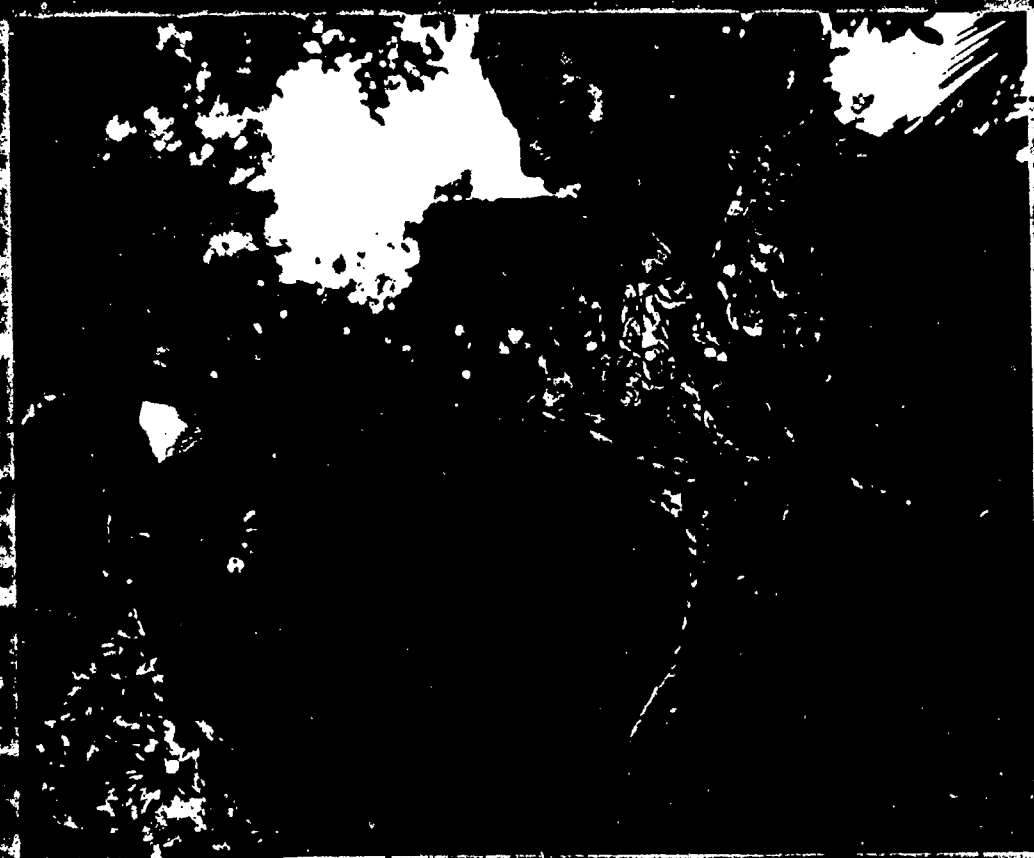
Public expenditure
on education: 2.0%
(1988 per cent of GNP)

Net enrolment in
secondary education

Male: 22%

Female: 11%

Sources: UNDP, UNESCO, Europa 1991



*They warned him that if he continued
to prevent her from attending classes and
if something happened to her, they would be
forced to turn him over
to the police.*

Social action: winning a voice

Looking at how groups participate in *andalon*, or 'social action' is one of the criteria Saptagram uses for assessing its impact. Here are some examples of actions by groups:

Overcoming domestic problems through unity

Dalim Begum, a member of the Kolmilota Mohila Samity group, attempted suicide when her husband Bokkor Ali refused to let her attend the adult education class. Dalim was an eager learner in Saptagram's adult literacy class. This was discovered by a group member, who immediately informed the others. The group took up the matter with local elites and warned Bokkor Ali of the consequences if Dalim died. They warned him that if he continued to prevent her from attending classes and if something happened to her, they would be forced to turn him over to the police. Realising that his wife was not alone and that he could not get away with unreasonable demands, he finally gave in to her wishes.

Legal literacy pays off

Group member Rahima Begum, a mother of four, was widowed two years ago. Before he died, her husband Moksed Ali filed a case against his brother over some property. When Moksed Ali died, his widow gave up the case, as she became more involved in her struggle to survive. But the matter was revived when her brother-in-law

Mujibur asked her to resolve the case, assuring her that she would get her share of the property's value. Rahima Begum accompanied her brother-in-law to the Panghsa Court but when she arrived, her in-laws started to pressure her to sign prepared documents before handing over any cash. Aware of the value of her signature, Rahima refused to sign. Instead, she came back and informed her group. Group members went to inform the in-laws that she would not give up her share of the property under any circumstances. She has managed to retain ownership of her share.

Reporting and demanding compensation for violence

In the Shastipur Union (Kushta district), two girls were raped. Group members and Saptagram workers called a meeting with the *matabbars* (influential people) of the village, who made the offenders pay Tk 8,000 and Tk 6,000 (\$213 and \$160) to each of the girls. Arrangements were also made to give the girls treatment.

In another case, the son of a well-to-do family got a young girl from a poor family pregnant. The matter was reported by Saptagram's group members to the Saptagram Office and justice demanded. After a meeting with the union Chairman and influential members of the village, the boy was made to pay Tk 2,000 (\$53) and marry the girl by giving her a dowry of Tk 25,000 (\$665). The marriage was immediately registered.

'Ajmat Bibi's Life Story'

This is an extract from a booklet of stories used in the second stage of Saptagram's adult education course. Entitled 'Ajmat Bibi's Life Story', it illustrates how Saptagram has tied literacy to issues affecting the lives of women and their families.

Ajmat Bibi has been abandoned by her husband, Basrat Mia. She is thirty-five years old and the mother of seven children. Ajmat Bibi is at a loss. How will she bring them up? She has four cottas of land that belonged to her husband. This solves her accommodation problem. But how can she meet the daily family expenses?

Basrat Mia kept his wife living behind 'purdah'. She was only allowed to collect firewood and fodder, always covered in a heavy veil. Every year, Ajmat gave birth to a child. Some died of malnutrition. Seven have survived. She never took birth-control measures.

Now the advice of Roushawn Begum, her neighbour, has become meaningful. Roushawn repeatedly told her to use family planning, because the only way to be happy was to have a small family. She warned Ajmat about the problems of a big family. "How can Basrat, a day-labourer, meet the needs of seven children?" she would ask. Basrat condemned her views. Convinced by her husband, Ajmat did not listen to Roushawn. Now she understands and regrets that she did not follow her neighbour's advice.

Abandoned by her husband, she had no idea what to do except join the women's association in her village. She asked Roushawn for advice and asked to become a member of the group. "Why not?" Roushawn replied. "This kind of association only exists to help women who face problems like yours."

One day, Ajmat Bibi went to the association, accompanied by Roushawn. At the beginning of the meeting, Roushawn addressed its members: "I want to say

something about Ajmat Bibi before the meeting begins because I think women in our association can learn from her mistakes. For the past five or six years, I have been telling her to take birth control measures. I even offered to give her the birth control pill at the association's expense", she continued. "Ajmat always replied 'Child birth is the desire of Allah.' Her husband had the same opinion. He said that only wicked women who do not follow the rules of Islam take those measures."

"Today, I asked Ajmat Bibi where her husband was now. He is responsible for bringing up his children but did not accomplish his duty as a father, nor as a husband. The main task of responsible parents is to bring up their children properly. Basrat Mia was a day-labourer. It was very difficult for him to satisfy the demands of seven children. It is the only reason he ran away. There are many other women in this association who have been abandoned by their husbands and are in the same situation as Ajmat."

Roushawn's words touched them. Afterwards, the women discussed family planning and the advantages of having a small family.

Ajmat joined the association and started several activities that helped her find ways of making a living. Now she runs a small business and sells vegetables at the village market. Some of her neighbours warned her that "If you work at the market, the village leaders will criticize you as they did when we joined the association. The leaders said that we were 'shameless and exposed women who are breaching the rules of Islam.' Ajmat replied: "I do not care about their criticisms. Will they feed my children? I am the only person who cares for my children. I must earn a living."

At the end of the story, students are asked to discuss the following questions and prepare written answers.

In the Koran, it is never mentioned that family planning is illegal. It is not a sinful act. The real crime is parents' failure to fulfil their children's basic needs.

1. How did Ajmat Bibi view family planning? Do you agree with her? If so, discuss why.
2. How does society view her involvement in business as a woman? Why?
3. How would you tackle the situation if you were in Ajmat's place?

To the teacher

The main aim of this book is to enhance students' ability to learn and think. These stories will increase students' reading efficiency. Discussing the questions at the end of the story will increase students' curiosity for knowledge and ability to think. The teacher's task is to keep these objectives in mind during classes.

In the name of Allah, Basrat Mia had a large family. He considered birth control illegal. But in the Koran, it is never mentioned that family planning is illegal. Both men and women can take family planning measures. It is not a sinful act. The real crime is parents' failure to fulfill their children's basic needs. Being unable to meet his family's demands, Basrat ran away. Society did not blame him for his irresponsibility, but instead, criticized Ajmat when she tried to become self-sufficient and care for her children. Ajmat Bibi struggled alone for existence and succeeded in bringing up her children. They are now established in society. Many women can learn from Ajmat Bibi's example.

PORTRAIT

A day in the life of a Saptagram member

Momtaaz Begum has been a Saptagram group member for ten years. She is now 45 years old and the mother of five children.

She usually gets up early to take care of her household tasks. After preparing breakfast, she attends the adult education class organized by Saptagram from 10 a.m. to 12 noon, and returns home for lunch. After this, she usually tends to the vegetable garden, prepares food for the family and does other household jobs. In the evening, she studies with her children, then has dinner with her family.

She regularly takes part in group meetings, seminars and workshops. She is also an active participant in social actions, especially move-

ments to protest against violence inflicted on women.

She is a shallow pump machine operator and a mechanic trained to install tube-wells for drinking water. Besides this, she has been trained by Saptagram to become a traditional birth attendant. During the harvesting and cultivation seasons, she usually helps her husband in the field. At home, she handles all the jobs related to processing the crops.

Since completing the adult education course, Momtaaz Begum has been selected by Saptagram to teach the programme, which gives her an extra source of income.

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Making it work

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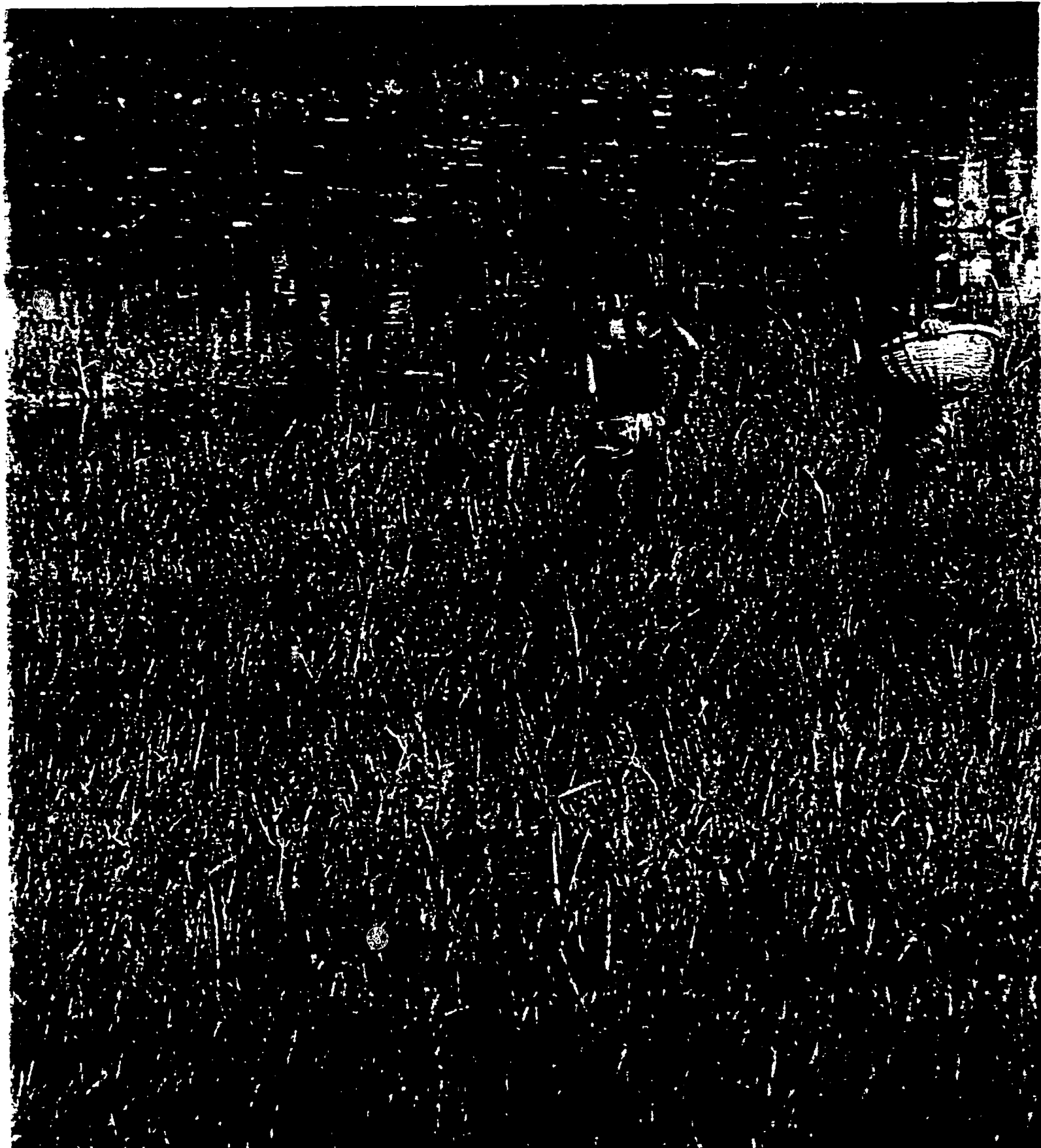
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"Women can do it" says Rokeya Rahman Kabeer, founder of the women's organization Saptagram. In Bangladesh, one of the poorest countries in the world, traditions bind women to the home and keep them away from schools and jobs. Saptagram, however, has shown that these women can break free, study, start their own business, earn money and become independent. Contrary to widespread assumptions, poor rural women will take time off from their daily struggle for survival to study, if they see in education a tool to improve their lives.

UNESCO's programme *Education for All, Making it Work* has selected Saptagram as a showcase project to inspire all those who want to promote education for women in developing countries, particularly in muslim societies.

Saptagram illustrates convincingly that an educational project must, in order to succeed, integrate from the outset the needs and personal involvement of its beneficiaries. When women are brought together, they begin to question their lives, gained strength, overcome their fears and step into action. The need for education is felt only as they start to earn money. This grassroot approach may be after all the most telling aspect of this success story for readers from other parts of the world.

The editors

Making it work

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